

Please amend the claims as follows:

1. (Currently Amended) A [system] device comprising:

[a portable, wireless voice and data communications device having] a processor, a memory and a transmitter all housed in a portable housing and collectively operable to perform voice and data communications functions, wherein said memory has data indicative of monetary units stored therein, and wherein, during a purchase transaction at a point of sale terminal, data indicative of a selected amount of monetary units associated with said purchase transaction is wirelessly sent from said device to said point of sale terminal[: and

a point of sale terminal at which sales are made, wherein data indicative of a selected amount of monetary units associated with a sale are transmitted from said memory to said point of sale terminal or an associated processor to make said sale].

2. (Twice Amended) A [system] device comprising:

a processor, a memory and a transmitter all housed in a portable housing and collectively operable to perform voice and data communications functions, [located in a wireless communications device;

a transmitter connected to said processor for transmitting wireless communication signals; and

a memory connected to said processor,] wherein said memory has stored therein data indicative of an account to or against which transactions are accounted, and wherein, during a purchase transaction at a point of sale terminal, [said device is adapted to wirelessly

communicate with at least one of a terminal and a terminal processor associated with said terminal via a wireless communications link for the purposes of transacting a sale, and wherein] data indicative of said account is wirelessly transmitted [via said transmitter to at least one of said remote terminal and said terminal processor as part of said sales transaction] from said device to said point of sale terminal.

3. (Cancelled).
4. (Currently Amended) The [system] device as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a cellular telephone.
5. (Currently Amended) The [system] device as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a portable computer.
6. (Currently Amended) The [system] device as set forth in claim 5, wherein said portable computer is a laptop or notebook computer.
7. (Currently Amended) The [system] device as set forth in claim 5, wherein said portable computer is a personal digital assistant (PDA).
8. (Currently Amended) The [system] device as set forth in claim 1, wherein said portable, wireless voice and data communications device comprises a pager.
9. (Currently Amended) The [system] device as set forth in claim 1, wherein said data indicative of a selected amount of monetary units is transmitted wirelessly to said point of sale terminal via a radio frequency.
10. (Cancelled).
11. (Cancelled)
12. (Currently Amended) The [system] device as set forth in claim 9, wherein said data

indicative of a selected amount of monetary units is transmitted via a [Bluetooth] short range wireless link

13. (Currently Amended) The [system] device as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted via a [wi-fi link] local wireless area network.
14. (Currently Amended) The [system] device as set forth in claim 9, wherein said data indicative of a selected amount of monetary units is transmitted via a cellular link.
15. (Currently Amended) The [system] device as set forth in claim 1, wherein said device has a keypad input used for dialing telephone numbers and for entering a personal identification number (PIN), wherein said PIN must be entered into said device to complete said transaction.
16. (Currently Amended) The [system] device as set forth in claim 1, wherein a user of said device must be identified by input of said user's voice into said device before said purchase transaction at said point of said point of sale terminal is completed.
17. (Currently Amended) The [system] device as set forth in claim 1, wherein said point of sale terminal comprises a television.
18. (Currently Amended) The [system] device as set forth in claim 1, wherein said point of sale terminal comprises a vending machine.
19. (Currently Amended) The [system] device as set forth in claim 1, wherein said point of sale terminal comprises a fast-food drive through terminal.
20. (Currently Amended) The [system] device as set forth in claim 1, wherein said point of sale terminal comprises a gas pump.

21. (Currently Amended) The [system] device as set forth in claim 1, wherein said point of sale terminal comprises a check-out station at a retail store.
22. (Currently Amended) The [system] device as set forth in claim 1, wherein said point of sale terminal comprises a restaurant payment terminal.
23. (Currently Amended) The [system] device as set forth in claim 1, wherein said point of sale terminal comprises an online payment terminal associated with an online store.
24. (Currently Amended) The [system] device as set forth in claim 1, wherein said transaction is completed while said device is communicating via a voice link with said point of sale terminal.
25. (Currently Amended) The [system] device as set forth in claim 1, wherein said data indicative of a selected amount of monetary units is transmitted at least substantially simultaneously with a voice communication from said device to said point of sale terminal or to a server or to an operator associated with said point of sale terminal.
26. (Currently Amended) The [system] device as set forth in claim 1, wherein an electronic receipt indicative of said [sale] purchase transaction is transmitted to said device.
27. (Currently Amended) The [system] device as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a cellular telephone.
28. (Currently Amended) The [system] device as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a portable computer.
29. (Currently Amended) The [system] device as set forth in claim 28, wherein said portable computer is a laptop or notebook computer.
30. (Currently Amended) The [system] device as set forth in claim 28, wherein said portable

computer is a personal digital assistant (PDA).

31. (Currently Amended) The [system] device as set forth in claim 2, wherein said portable, wireless voice and data communications device comprises a pager.
32. (Currently Amended) The [system] device as set forth in claim 2, wherein said data indicative of a selected amount of monetary units is transmitted wirelessly to said point of sale terminal via a radio frequency.
33. (Cancelled).
34. (Cancelled).
35. (Currently Amended) The [system] device as set forth in claim 32, wherein said data indicative of a selected amount of monetary units is transmitted via a [Bluetooth] short range wireless link
36. (Currently Amended) The [system] device as set forth in claim 32, wherein said data indicative of a selected amount of monetary units is transmitted via a [wi-fi link] local wireless area network.
37. (Currently Amended) The [system] device as set forth in claim 32, wherein said data indicative of a selected amount of monetary units is transmitted via a cellular link.
38. (Currently Amended) The [system] device as set forth in claim 2, wherein said device has a keypad input for dialing telephone numbers and entering a personal identification number (PIN), wherein said PIN must be entered into said device to complete said transaction.
39. (Currently Amended) The [system] device as set forth in claim 2, wherein a user of said device must be identified by input of said user's voice into said device before said

purchase transaction at said point of sale terminal is completed.

40. (Currently Amended) The [system] device as set forth in claim 2, wherein said point of sale terminal comprises a television.
41. (Currently Amended) The [system] device as set forth in claim 2, wherein said point of sale terminal comprises a vending machine.
42. (Currently Amended) The [system] device as set forth in claim 2, wherein said point of sale terminal comprises a fast-food drive through terminal.
43. (Currently Amended) The [system] device as set forth in claim 2, wherein said point of sale terminal comprises a gas pump.
44. (Currently Amended) The [system] device as set forth in claim 2, wherein said point of sale terminal comprises a check-out station at a retail store.
45. (Currently Amended) The [system] device as set forth in claim 2, wherein said point of sale terminal comprises a restaurant payment terminal.
46. (Currently Amended) The [system] device as set forth in claim 2, wherein said point of sale terminal comprises an online payment terminal associated with an online store.
47. (Currently Amended) The [system] device as set forth in claim 2, wherein said transaction is completed while said device is communicating via a voice link with said point of sale terminal.
48. (Currently Amended) The [system] device as set forth in claim 2, wherein said data indicative of [a selected amount of monetary units] said account is transmitted at least substantially simultaneously with a voice communication from said device to said point of sale terminal or to a server or to an operator associated with said point of sale terminal.

49. (Currently Amended) The [system] device as set forth in claim 2, wherein an electronic receipt indicative of said [sale] purchase transaction is transmitted to said device.
50. (New) The device as set forth in claim 1, wherein said unit does not have a smart card engine chip.
51. (New) The device as set forth in claim 2, wherein said unit does not have a smart card engine chip.
52. (New) The device as set forth in claim 1, wherein said processor retrieves said selected amount of monetary units from said memory for said transmission to said point of sale terminal.
53. (New) The device as set forth in claim 2, wherein said processor retrieves said selected amount of monetary units from said memory for said transmission to said point of sale terminal.
54. (New) The device as set forth in claim 1 wherein said transmitted data is transmitted via a short message service.
55. (New) The device as set forth in claim 26 further comprising a display, wherein said electronic receipt is displayed on said display.
56. (New) The device as set forth in claim 2 wherein transmitted data is transmitted via a short message service.
57. (New) The device as set forth in claim 49 further comprising a display, wherein said electronic receipt is displayed on said display.
58. (New) The device as set forth in claim 1 wherein said processor retrieves said data indicative of said selected amount of monetary units associated with said purchase

transaction and sends a signal indicative of said selected amount of monetary units to said POS terminal via said transmitter.

59. (New) The device as set forth in claim 2 wherein said processor retrieves said data indicative of said account and sends a signal indicative of said account to said POS terminal via said transmitter.

60. (New) A device consisting of:

a processor, a memory, an input, a display, a transmitter, and a receiver all housed in a portable housing and operable to collectively perform voice and data communications functions, wherein said memory has data indicative of monetary units stored therein, and wherein, during a purchase transaction at a point of sale terminal, data indicative of a selected amount of monetary units associated with said purchase transaction is wirelessly sent from said device to said point of sale terminal.

61. (New) A device consisting of:

a processor, a memory, an input, a display, a transmitter and a receiver all housed in a portable housing and operable to collectively perform voice and data communications functions, wherein said memory has stored therein data indicative of an account to or against which transactions are accounted, and wherein, during a purchase transaction at a point of sale terminal, data indicative of said account is wirelessly transmitted from said device to said point of sale terminal.